Perks Reminder

A free credit card benefit tracker for credits, reset windows, loyalty expirations, and annual fee ROI—without bank login.

About

Perks Reminder is a credit card benefit tracker that helps you manage recurring credits, reset windows, loyalty expirations, and annual fee ROI without connecting bank accounts. It is built for people who want manual control instead of a bank-linked dashboard, and it replaces spreadsheet formulas with reminders, usage notes, import/export, and cycle-aware tracking. The app is free, open source, and designed to keep card benefit tracking organized across monthly, quarterly, annual, and card-anniversary schedules.

What is Perks Reminder

Perks Reminder is a credit card benefit tracker for people who want to follow card perks without handing over bank credentials. It keeps the structure of a manual spreadsheet but adds the parts a spreadsheet does not handle well, such as reset logic, reminders, and annual-fee ROI tracking. The app is free, open source, and uses a public card catalog so you can start with popular cards instead of building every benefit from scratch.

It is focused on credit card benefit tracking, not on transaction aggregation. You add cards manually, set opening dates, and let the tool organize recurring credits, certificates, and expiration windows. The site shows support for 34 popular cards, 129 tracked benefits, and more than 7 major issuers in its catalog view.

Key features

Perks Reminder centers on practical credit card benefit tracker workflows rather than bank-connected automation.

- **Cycle-aware tracking:** monthly, quarterly, annual, and card-anniversary benefits can all be tracked with reset timing.
- **No bank login required:** there is no Plaid connection, card-number entry, or transaction-history sync.
- **Benefit reminders:** email alerts can warn you before credits expire, with custom reminder timing for each account.
- **Usage guidance:** benefit usage guides include trigger notes, timing caveats, and correction paths.
- **Annual fee ROI summaries:** you can compare claimed value against fees paid to see whether a card is earning its keep.
- **Import/export:** the app supports data portability so you can keep control of your records.
- **Multiple copies and labels:** it can handle duplicate physical cards, display labels, and custom benefit entries.
- **Open-source inspection:** the product emphasizes transparency alongside manual tracking.

The catalog also lists examples such as American Express Business Gold, American

displayed in the interface. That makes it easier to start a credit card benefit tracker workflow with real card data already in place.

How to use it

Using Perks Reminder is straightforward if you already track card perks manually.

- **Open the dashboard and choose a card** from the catalog of supported cards.
- **Add the opening date** so the credit card benefit tracker can calculate the correct cycle dates.
- **Review each benefit** and note whether it resets monthly, quarterly, annually, or on the card anniversary.
- **Set reminder timing** so the app can notify you before a credit or certificate expires.
- **Record claimed value and fees paid** to monitor annual-fee ROI over time.
- **Use import/export** if you want to bring in existing records or back up your data.

If you manage several cards, the app is meant to keep each benefit cycle separate. That matters when one card has a semi-annual hotel credit, another has a monthly dining credit, and a third uses anniversary-based expiration rules. The tracker helps you see each one in a single place.

Who it is for

Perks Reminder is a good fit for people who actively use premium or rewards cards and want a clearer credit card benefit tracker than a spreadsheet alone provides.

- Cardholders who track statement credits and need reset reminders.
- People with annual fees who want to know whether perks offset the cost.
- Users who prefer manual entry over bank-linking for privacy reasons.
- Enthusiasts managing multiple issuers or several cards from the same issuer.
- Anyone who wants benefit guidance, not just a list of perks.

It is especially useful if you already know that some benefits expire monthly, quarterly, or on a fixed date and you want a system that keeps those details visible. The app is less about discovery and more about execution: use the credits, remember the dates, and

What to know before you use it

Perks Reminder is intentionally not a bank-connected finance app, so it will not read transactions or automatically verify that a credit posted. You still need to confirm redemptions, check issuer terms, and interpret any trigger rules tied to merchants, booking paths, or spending thresholds.

A few caveats matter for a credit card benefit tracker like this:

- **Accuracy depends on your inputs.** If you enter the wrong opening date or fee amount, the ROI view will be off.
- **Issuer rules can change.** Credits, reset periods, and merchant eligibility may differ from the app's catalog entries over time.
- **Tracking is not the same as redemption.** The app can remind you, but it does not guarantee that a charge will qualify.
- **Official sources still matter.** For final terms, fee schedules, and benefit eligibility, check the card issuer or program rules directly.
- **Bank sync is not available.** If you want automatic transaction matching, this tool is not built for that use case.

For people who want a transparent, manual-first credit card benefit tracker, Perks Reminder offers a focused way to manage perks without giving up control. If your goal is to track credits, avoid missed expirations, and judge annual-fee ROI, this credit card benefit tracker is built for that job.

FAQ

Is Perks Reminder free?

Is Perks Reminder free to use?

Does Perks Reminder connect to my bank account?

Does Perks Reminder connect to my bank accounts?

What kinds of benefits can I track?

What kinds of card benefits can I track?

Which platforms does Perks Reminder support?

Who is Perks Reminder best for?

Can I import or export my data?

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Launched	Aug 2026

Verified 1 months ago

TAGS

credit cards # benefit tracking # benefits tracker # finance # personal finance # annual fee # roi # reminders # manual tracking # open source

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